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Fill in this information to identify your case:			
United States Bankruptcy Court for the: Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is a amended filing	n

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
. Your full name	Desiree	
	First name	First name
Write the name that is on	V	
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Jackson	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Lastanasa	- Lost name
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
. Only the last 4 digits of your Social	XXX - XX2288	
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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D	ebtor 1 Desiree First Name	V Jackson Middle Name Last Name	Case number (if known)
_	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1831 North Mayfield, Apt 2 Number Street	Number Street
		Chicago Illinois 60639	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any	fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Desire		V	Jackson		Case number (if knd	own)	
First N		Middle Nan					
Part 2: Tell	the Court Abo	ut Your Bankrup	tcy Case				
	ter of the cy Code you sing to file		brief description of each, se B2010)). Also, go to the top				ndividuals Filing for
8. How you fee	will pay the	more details cashier's che may pay with I need to pay Individuals to judge may, b the official poyou choose to	entire fee when I file my about how you may pay. Tok, or money order. If your a credit card or check with the fee in installments. If a Pay Your Filing Fee in Installment is not required to, waive overty line that applies to yhis option, you must fill ou and file it with your petition	ypically, if you attorney is so a pre-printer of you choose stallments (Commay request a your fee, anyour family signs the Application of the property of the Application of the Applica	ou are paying the submitting your ed address. e this option, sig official Form 103 this option only d may do so only ze and you are u	e fee yourself, payment on y y and attach (AA). If you are filling the your incomments of	the Application for ng for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you bankrupt last 8 yea	cy within the	No. ✓ Yes. District District	Northern District of Illinois	When When When	7/12/2018 MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	18-19575
_	nding or d by a ho is not case with a business	No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
11. Do you re residence		✓ No.	e 12. r landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement Abo</i> this bankruptcy petition.			st You (Form 10	01A) and file it with

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Debtor 1 Desiree Jackson Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Desiree V Jackson Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Desiree First Name	V Middle Name	Jackson Last Name	Case number (if known)	
	estions for Reporting Pur			
16. What kind of debts do you have?	16a. Are your debts prin "incurred by an indiv No. Go to line 1 Yes. Go to line 1 16b. Are your debts prin money for a busines No. Go to line 1 Yes. Go to line 1	narily consumer debts' vidual primarily for a per 6b. 7. narily business debts? ss or investment or throu 6c. 7.	P Consumer debts are define sonal, family, or household Business debts are debts thugh the operation of the business debts or busine	nat you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under C expenses are paid	er Chapter 7. Go to line 18. napter 7. Do you estimate I that funds will be availabl		y is excluded and administrative reditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5 ☐ 5,001-1 ☐ 10,001-	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	11		10	reconstruction and the term of
For you	correct. If I have chosen to file und of title 11, United States 0 under Chapter 7. If no attorney represents rout this document, I have I request relief in accordar I understand making a fals	der Chapter 7, I am awar Code. I understand the r me and I did not pay or a obtained and read the r nce with the chapter of t se statement, concealing otcy case can result in fi	e that I may proceed, if eligi elief available under each cl agree to pay someone who i otice required by 11 U.S.C itle 11, United States Code g property, or obtaining mo	, specified in this petition.
	Signature of Debtor 1		Signature of Debt	or 2
		1/2018 M / DD / YYYY	Executed on _	MM / DD / YYYY

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Debtor 1 Desiree	V	Jackson	Case number (if k	(nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12, or	13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. § 342	(b) and, in a case in w	which § 707(b)(4)(D) applies, certify that I
represented by an				ules filed with the petition is incorrect.
attorney, you do not	_	, ,		•
need to file this page.	/s/ Stanley ` Fronca	rak	Date	10/31/2018
	Signature of Attorney		MI	M / DD / YYYY
	,			
	Stanley `Fronczak			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago	l	llinois	60603
	City	\$	State	Zip Code
	Contact phone		Email address	sfronczak@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Desiree	V	Jackson				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number							
(If known)							

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you owr
Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$4,265.00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,265.00
tt 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	#0.000.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$8,000.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$12,036.00
Your total liabilities	\$20,036.00
Summarize Your Income and Expenses	
	\$2,111.67
Schedule I: Your Income (Official Form 106I)	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,111.67
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,711.67

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Deb	otor 1 Desiree	V	Jackson	Case number (if known)						
	First Name	Middle Name	Last Name							
Part	4: Answer These Qu	uestions for Administrat	ive and Statistical Records							
6. A	re you filing for bankrupt	cy under Chapters 7, 11, or	r 13?							
Г	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.									
_ L	✓ Yes.									
Ľ										
7. W	7. What kind of debt do you have?									
[mer debts are those incurred by a fill out lines 8-10 for statistical pure	n individual primarily for a personal,						
_	37									
		imarily consumer debts. Yo vith your other schedules.	u have nothing to report on this p	part of the form. Check this box and su	ıbmit					
		our Current Monthly Income , Form 122B Line 11; OR , Fo	e: Copy your total current monthly rm 122C-1 Line 14.	y income from Official	\$2,566.62					
9.	Copy the following spec	ial categories of claims fro	m Part 4, line 6 of Schedule E/F	F:						
		·	,							
	From Part 4 on Schedul	e E/F, copy the following:		Total claim						
	9a. Domestic support obl	igations (Copy line 6a.)		\$0.00						
			. (0	\$0.00						
	9b. Taxes and certain oth	er debts you owe the governr	nent. (Copy line 6b.)							
	9c. Claims for death or pe	ersonal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00						
	9d. Student loans. (Copy	line 6f.)		\$0.00						
	9a Obligations arising ou	9e. Obligations arising out of a separation agreement or divo		\$0.00						
	priority claims. (Copy line 6g.)		Talvoloo that you did not report a							
	Of Dobto to popular area	rofit abaring plans, and ather	aimilar dahta (Capy lina 6h)	\$0.00						
	ar. Debts to pension or pr	rofit-sharing plans, and other	Similar debts. (Copy line 6n.)							

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your		Desament Tage 10 of T	
Fili in unis	information to identify your	case:		
Debtor 1	Desiree First Name	V Middle Na	Jackson ame Last Name	
Debtor 2				
(Spouse, if fi	- I list Ivallio	Middle Na		
	ates Bankruptcy Court for the	Nortnern	District of Illinois (State)	
Case nun (If known)	nber		_	Check if this is an
Officia	al Form 106A/B			amended filing
Sche	dule A/B: Prop	erty		12/1
category responsib write you	where you think it fits best. le for supplying correct info r name and case number (if	Be as complete an rmation. If more sp known). Answer ev	•	le are filing together, both are equally his form. On the top of any additional pages,
			n any residence, building, land, or similar pr	
1. bo you	No. Go to Part 2 Yes. Where is the property?	equitable interest in	rany residence, building, land, or similar pr	operty:
1.1	Street address, if available, o	r other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
	Number Street	7: 0: 1:	Land Investment property Timeshare	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City State	Zip Code	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is community property (see instructions)
16		Est la sus	Other information you wish to add about the property identification number:	is item, such as local
1.2	own or have more than one, Street address, if available, o		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about the property identification number:	

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Debtor 1	Desiree	V	Jackson Case	e number <i>(if known)</i>	
	First Name	Middle Name	Last Name		
1.3Stre	et address, if available, or oth	[What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun City	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee see the entireties, or a life	imple, tenancy by e estate), if known.
]]]]	Who has an interest in the property? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about the	one. (see instructions)	mmunity property
		p	property identification number:		
	the dollar value of the port ve attached for Part 1. Writ		all of your entries from Part 1, including an ere. ▶	y entries for pages	
Part 2:	Describe Your Vehicles	;			
you own t	hat someone else drives. If young, trucks, tractors, sport utili	ou lease a vehicle,	in any vehicles, whether they are register also report it on Schedule G: Executory Contracycles		
3.1	Make Model: Year:		Who has an interest in the property? Cone. Debtor 1 only	the amount of any sec	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2012 Ford Fusion		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$6850.00	Current value of the portion you own? \$3425.00
			Check if this is community property instructions)	y (see	
3.2	Make Model: Year:		Who has an interest in the property? Cone. Debtor 1 only	the amount of any sec	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by <i>Property</i> .
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community property instructions)		

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Debtor 1	Desiree First Name	V Middle Name	Jackson Last Name	Case numbe	r (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is commu	nly rs and another	the amount of any secu	claims or exemptions. Put ared claims on Schedule D: nims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o		the amount of any secu	claims or exemptions. Put used claims on Schedule D: nims Secured by Property. Current value of the portion you own?
		•	At least one of the debto Check if this is commu instructions) recreational vehicles, othe shing vessels, snowmobiles,	nity property (see		
4.1	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions)	nly rs and another	the amount of any secu	claims or exemptions. Put tred claims on Schedule D: nims Secured by Property. Current value of the portion you own?
4.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions)	nly rs and another	the amount of any secu	claims or exemptions. Put pred claims on Schedule D: nims Secured by Property. Current value of the portion you own?
	-	-	of your entries from Part 2,			425.00

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Debtor 1 Desiree Jackson Case number (if known) First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics - 1 tablet, 1 Cell Phone \$400.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$420.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc Jewelry \$20.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No **✓** Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$840.00 for Part 3. Write that number here

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Debtor 1 Desiree Jackson Case number (if known) First Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: Bank of America 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Dep.	tor 1 Desiree	V Middle Nesses	Jackson	Case number (if known)	
20.	Negotiable instruments i	Middle Name orate bonds and other negotiab nclude personal checks, cashiers'	checks, promissory note	es, and money orders.	
	Non-negotiable instrume	ents are those you cannot transfer	to someone by signing	or delivering them.	
	Yes. Give specific information about them	Issuer name:			
		-			
21.			, thrift savings accounts,	or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account		mstitution name.		
	separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
	_	Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No ☐ Yes	Issuer name and description:			
					-

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Debto	or 1 Desiree	V	Jackson	Case number (if known)	
24.	First Name Interests in an edu	Middle Name	Last Name in a qualified ABLE program, or un	der a qualified state tuition program.	
		(1), 529A(b), and 529(b)(1).		aor a quannou stato tunton program	
	✓ No Institu	ution name and description.	Separately file the records of any interest	ests.11 U.S.C. § 521(c):	
	Yes		coparatory me are recorde or arry arrest	3 02 1(0).	
25.	Trusts, equitable o	r future interests in proper	rty (other than anything listed in lir	ne 1), and rights or powers	
	exercisable for you	ır benefit			
	✓ No Yes. Describe				
26.	Patents, copyright	 s, trademarks, trade secre	ets, and other intellectual property		
	Examples: Internet of	lomain names, websites, pro	oceeds from royalties and licensing agi	reements	
	No No Deparibe				
	Yes. Describe				
27.	Licenses franchise	es, and other general intan	ngibles		
			ooperative association holdings, liquo	r licenses, professional licenses	
	✓ No				
	Yes. Describe				
					0 1 1 (11
Mon	ey or property ov	ved to you?			Current value of the portion you own?
Mon	ey or property ov	ved to you?			portion you own? Do not deduct secured
	ey or property ov Tax refunds owed to				portion you own?
					portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to ✓ No ✓ Yes. Give specific	o you		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to No Yes. Give specification about them you already	c information n, including whether of filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to No Yes. Give specification about them you already and the tax	c information			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to No Yes. Give specification about them you already and the tax Family support	c information n, including whether of filed the returns	al support, child support, maintenanc	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about them you already and the tax Family support	c information n, including whether of filed the returns	al support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification them you already and the tax Family support Examples: Past due of	c information n, including whether of filed the returns	al support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification them you already and the tax Family support Examples: Past due of	c information n, including whether of filed the returns a years	al support, child support, maintenanc	State: Local: e, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification them you already and the tax Family support Examples: Past due of	c information n, including whether of filed the returns a years	al support, child support, maintenanc	State: Local: e, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to No Yes. Give specification them you already and the tax Family support Examples: Past due of	c information n, including whether of filed the returns a years	al support, child support, maintenanc	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification them you already and the tax Family support Examples: Past due of	c information n, including whether of filed the returns a years	al support, child support, maintenanc	State: Local: e, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to ✓ No Yes. Give specification about them you already and the tax Family support Examples: Past due of ✓ No ✓ Yes. Give specification ✓ Yes. Give specification	c information n, including whether of filed the returns revers		State: Local: e, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to ✓ No Yes. Give specification about them you already and the tax Family support Examples: Past due of ✓ No ✓ Yes. Give specification Other amounts som Examples: Unpaid was	c information n, including whether of filed the returns revers	rments, disability benefits, sick pay, va	State: Local: e, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to ✓ No Yes. Give specification them you already and the tax Family support Examples: Past due of ✓ No ✓ Yes. Give specification Other amounts some Examples: Unpaid was Social Section.	c information n, including whether of filed the returns reverse years	rments, disability benefits, sick pay, va	State: Local: e, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to No Yes. Give specification them you already and the tax Family support Examples: Past due of Yes. Give specification Other amounts som Examples: Unpaid was Social Sec	c information n, including whether of filed the returns reverse years	rments, disability benefits, sick pay, va	State: Local: e, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Desiree	V	Jackson	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance pol Examples: Health, disability,		savings account (HSA); credit, ho	omeowner's, or renter's insurance	
	Yes. Name the insurance of each policy and list it	ce company	mpany name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property the lf you are the beneficiary of			, or are currently entitled to receive	
	property because someone	has died.			
	Yes. Describe				
33.	Claims against third parti Examples: Accidents, emplo		have filed a lawsuit or made a be claims, or rights to sue	a demand for payment	
	✓ No ☐ Yes. Describe				
34.	Other contingent and unl to set off claims	iquidated claims of eve	ry nature, including counterc	laims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets you o	lid not already list			
	Yes. Describe				
36.		•	art 4, including any entries for		
Part 37.	_		ty You Own or Have an In	terest In. List any real estate in Par	t 1.
07.	No. Go to Part 6.	egal of equitable littere	st in any business-related pro		Current value of the
	Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or co	ommissions you already	earned		
	Yes. Describe				
39.	Office equipment, furnish Examples: Business-related		odems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, elec	tronic devices
	✓ No Yes. Describe				
		<u></u>			

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Deb	tor 1 Desiree	V	Jackson	Case number (if known)	
ı	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you us	se in business, and tools of you	r trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
		N	ame of entity:	% of ownership:	
	Yes. Give specific information about				
	them	_			
		_			<u> </u>
43 (Customer lists mailing	up lists, or other compilation	ns		
10.		, noto, or other complication			
	✓ No				
	Yes. Do your lists	include personally identifiable	information (as defined in 11 U.	S.C. § 101(41A))?	
	☐ No				
	<u></u>	oribo			
	Tes. Desc	cribe			
44.	Any business-related	property you did not alrea	dv list		
		property you are not allow	,		
	✓ No				
	Yes. Give specific				
	information	_			
		_			<u> </u>
					_
		_			
		_			
45 A	dd the dollar value of	all of your entries from Par	t 5, including any entries for p	sanes vou have attached	
<u> </u>					
Part	_{16:} Describe Any F	arm- and Commercial	Fishing-Related Property	You Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it in F	Part 1.		
46.	Do you own or have a	any legal or equitable inter	est in any farm- or commercia	ıl fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47				portion you own? Do not deduct secured claims
	163. 40 to line 47	•			or exemptions
47	Farm animals				
''.	Examples: Livestock, p	oultry, farm-raised fish			
	No No Describe			1	
	Yes. Describe				

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Debt	or 1	Desiree First Name		ackson ast Name	Case number (if known)	
48.	Cro	ps-either growing o	r harvested			
	✓	No				
		Yes. Describe				
	•	L				
49.	Far		ment, implements, machinery, fixture	s, and tools of trade		
		No Yes. Describe				
	Ш	res. Describe				
50.	Far	m and fishing suppli	es, chemicals, and feed			
	7	No				
		Yes. Describe				
51.	Any	farm- and commer	cial fishing-related property you did n	ot already list		
	V	No Vac Dagariba				
	Ш	Yes. Describe				
					Γ	
			of your entries from Part 6, including here			
>					L	
Part 1	7:	Describe All Prop	perty You Own or Have an Intere	st in That You Did No	ot List Above	
53.			erty of any kind you did not already li , country club membership	st?		
	✓	No	, country data momentump			
		Yes. Give specific				
		information				
54. A	dd tl	ne dollar value of all	of your entries from Part 7. Write tha	it number here		<u> </u>
Part	8:	List the Totals of	Each Part of this Form			
55 [Part	1: Total roal actato	line 2		•	
33.1	art	1. Total leaf estate,	IIII 2			
56. p	art	2 total vehicles, line	5	\$3425.00		
57. P	art 3	3: Total personal and	d household items, line 15	\$840.00		
58. P	art 4	l: Total financial ass	sets, line 36			
59. F	Part	5: Total business-re	lated property, line 45			
			shing-related property, line 52			
			rty not listed, line 54			
62.1	Total	personal property.	Add lines 56 through 61	\$4265.00	Copy personal property total	+ \$4265.00
					COP, polocital property total P	# 4005.00
63. T	otal	of all property on So	chedule A/B. Add line 55 + line 62			\$4265.00

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Fill in this information to identify your case:					
Debtor 1	Desiree	V	Jackson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Claim	as Exempt				
1.	3 · · · · · · · · · · · · · · · · · · ·					
	✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)					
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A/	B that you claim as e	xempt, fill in the information below.			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
		Copy the value from Schedule A/B				
	Brief			735 ILCS 5/12-1001(a)		
	description:	\$420.00	\$420.00			
	Used Clothing		100% of fair market value, up to any	-		
	Line from Schedule A/B: 11		applicable statutory limit			
	Brief			735 ILCS 5/12-1001(b)		
	description:	\$0.00	✓			
	Checking account, Bank of America		100% of fair market value, up to any	-		
	Line from		applicable statutory limit			
	Schedule A/B: 17					
3.	✓ No	ry 3 years after that for o	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?			

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Debtor 1			Jackson	Case number (if known)	
	First Name Mid	ddle Name L	ast Name		
Part 2:	Additional Page				
line	of description of the property and on Schedule A/B that lists this perty	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemp	-	Specific laws that allow exemption
Line	f cription: , 2012 Ford Fusion e from edule A/B: 03	\$3,425.00	100% of fair mar applicable statut	\$0 rket value, up to any cory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Line	f cription: Used Electronics - 1 tablet, 1 Cell Phone e from edule A/B: 07	\$400.00		\$400.00 ket value, up to any tory limit	735 ILCS 5/12-1001(b)
Line	f cription: Misc Jewelry e from edule A/B: 12	\$20.00	100% of fair mar applicable statut	\$20.00 rket value, up to any cory limit	735 ILCS 5/12-1001(b)

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		DC	ocument Page 22 of	74		
Fill in this	information to identify your ca	ise:				
Debtor 1	Desiree First Name	V Middle Name	Jackson Last Name			
Debtor 2 (Spouse, if f		Middle Name	Last Name			
United St	ates Bankruptcy Court for the:	Northern	District of Illinois			
Case nun	nber		(State)			
Offici	ial Form 106D			_		Check if this is a amended filing
Sche	edule D: Credite	ors Who Ha	ve Claims Secur	ed by Prop	ertv	12/1
1. Do a	I case number (if known). any creditors have claims so No. Check this box and subm Yes. Fill in all of the information List All Secured Claims	nit this form to the court	rty? with your other schedules. You ha	ve nothing else to rep	ort on this form.	
2. Lis sep in	st all secured claims. If a credit parately for each claim. If more the	han one creditor has a pa	cured claim, list the creditor rticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
EV Cit Wi	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Ford Fusion Value: \$6 As of the date you file Contingent Unliquidated Disputed Nature of lien. Check An agreement you car loan)	all that apply. all that apply. made (such as mortgage or secured as tax lien, mechanic's lien) n a lawsuit right to offset)	<u>\$8,000.00</u>	\$6,850.00	\$1,150.00
1	ite debt was <u>7/2016</u> curred	Last 4 digits of accou	int number2001			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$8,000.00

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Fill in	n this infori	nation to identify your c	ase:			
Debt	tor 1	Desiree First Name	V Middle Name	Jackson Last Name		
Debt (Spou	tor 2 use, if filing)	First Name	Middle Name	Last Name		
		ankruptcy Court for the:	Northern	District of Illinois (State)		
Case (If kno	e number own)					
Off	icial F	orm 106E/F				Check if this is an amended filing
Sc	hedu	ıle E/F: Cre	editors Who	Have Unsec	cured Claims	12/15
other Form claim	party to a 106A/B) a s that are ntries in the n).	any executory contract and on Schedule G: Exe listed in Schedule D: (he boxes on the left. At	s or unexpired leases that ecutory Contracts and Und Creditors Who Hold Claims	t could result in a claim. A expired Leases (Official F is Secured by Property. If i	Also list executory contracts orm 106G). Do not include an more space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1.	•	editors have priority un Go to Part 2.	nsecured claims against y	ou?		
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mo	is. If a claim has both priori	ty and nonpriority amounts ding to the creditor's name. particular claim, list the other	, list that claim here and show b If you have more than two pricer creditors in Part 3.	arately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Desiree Jackson Case number (if known) First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation **Total claim** 4.1 Americash \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 555 Torrence Avenue Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Calumet City 60409 Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _____ Payday Loan Is the claim subject to offset? No Yes City of Chicago - Parking and red Light Tickets \$8,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Department of Revenue - PO Box 88292 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60680 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Parking Tickets Is the claim subject to offset? **✓** No Yes CREDIT ONE BANK NA \$536.00 Last 4 digits of account number 5503 Nonpriority Creditor's Name When was the debt incurred? 6/2017 PO BOX 98875 Number As of the date you file, the claim is: Check all that apply. Contingent 89193 LAS VEGAS Nevada Unliquidated City Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No

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Debtor 1 Desiree Jackson Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** Illinois Tollway 4.4 \$2,000.00 - Last 4 digits of account number Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Tollway Violations Is the claim subject to offset? No **✓**

Yes

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ebtor 1	Desiree		V	Jackson	Case i	number (if known)
	First Name		Middle Name	Last Name		
rt 3:	List Others to	Be Notified A	About a Debt That	You Already List	ted	
colle colle cred	ection agency is ection agency he ditors here. If you old Scott Harris	trying to colle ere. Similarly, i	ct from you for a deb f you have more thar	ot you owe to some n one creditor for a be notified for any	eone else, list the o iny of the debts tha debts in Parts 1 o	ou already listed in Parts 1 or 2. For example, if a priginal creditor in Parts 1 or 2, then list the at you listed in Parts 1 or 2, list the additional or 2, do not fill out or submit this page.
Nam					•	t 2 did you list the original creditor?
	W. Jackson # 60	0		Line 4.2	of (Check	Part 1: Creditors with Priority Unsecured Claims
Nun	nber Street			<u> </u>	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Chic	cago	Illinois	60604			
CITIC	cayo	111111015	00004	l ast 4 digits	of account numbe	r

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Debtor 1 Desiree V Jackson Case number (if known)
First Name Middle Name Last Name

Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purpose	s only.
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$12,036.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$12,036.00	

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Fill in this information to identify your case:					
Debtor 1	Desiree	V	Jackson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			,		

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		Do	cument Page	e 29 of 74
Fill in this	s information to identify your	case:		
Debtor 1	Desiree	V	Jackson	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if		Middle Name	Last Name	
United S	states Bankruptcy Court for the	: Northern	District of Illinois	
Case nui	mber		(State)	
(If known)	ial Form 106H			Check if this is an amended filing
Sche	dule H: Your Co	debtors		12/15
1. Do	Answer every question. o you have any codebtors? (No Yes fithin the last 8 years, have yalifornia, Idaho, Louisiana, New No. Go to line 3. Yes. Did your spouse, for	If you are filing a joint case, d you lived in a community pr yada, New Mexico, Puerto Ric ermer spouse, or legal equiv	o not list either spouse as operty state or territor o, Texas, Washington, ar alent live with you at the	ry? (Community property states and territories include Arizona, and Wisconsin.)
	Name of your spouse	, former spouse, or legal equiv	valent	
	City	State	Zip Coo	de
aç	gain as a codebtor only if th	at person is a guarantor or	cosigner. Make sure yo	or if your spouse is filing with you. List the person shown in line 2 ou have listed the creditor on Schedule D (Official Form 106D), chedule D, Schedule E/F, or Schedule G to fill out Column 2.
С	column 1: Your codebtor			Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1 _W	/illiams, Shannon			Schedule D. line 2.1

Schedule D, line 2.1

Schedule E/F, line_____

Schedule G, line

✓

60639

Zip Code

Name

Number

Chicago

City

1831 N Mayfield, #2

Illinois

State

Street

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				<u> </u>		
Fill in this inform	nation to identify	your case:				
Debtor 1 De	esiree	V	Jackso	on		
	st Name	Middle Name	Last N	ame	Che	ock if this is:
Debtor 2 (Spouse, if filing) Fire	ot Nama	Middle Name	Loot N	omo	— I п.	An amended filing
(Opodase, ii iiiiiig) Fir	st name	Middle Name	Last N			A supplement showing post-petition chapter 1
United States Ban the:	kruptcy Court for	Northern	District of Illi (S	nois tate)		expenses as of the following date:
Case number						MM / DD / YYYY
Official Fo	rm 106l					
Schedule	I: Your In	come				12/1
information abou spouse. If more s number (if know	ut your spouse. I space is needed	f you are separated and, attach a separate shewart a separate shewart and a separate shewart and a separate shewart and a separate shewart and a separated	d your spous	se is not filin	g with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
1. Fill in your em	ployment		Debtor 1			Debtor 2
information.		Employment status	Emplo	yod		- Employed
If you have mo attach a separa	re than one job,		✓ Emplo	-		Employed Not Employed
information abo employers.		0	Not Employed			I Not Employed
	ne, seasonal, or	Occupation Employer's name	LaSalle Sta	offina Inc		<u> </u>
self-employed	work.	Employer's address				
Occupation ma or homemaker,	ay include student if it applies.	Employer 3 address	Number Str	Salle # 2500 eet		Number Street
			Chicago City	Illinois State	60601 Zip Code	City State Zip Code
		How long employed there?				
	ıly income as of t	Ionthly Income	n. If you have	nothing to rep	port for any line, v	vrite \$0 in the space. Include your non-filing
	n-filing spouse have ch a separate she		combine the	information fo	r all employers fo	or that person on the lines below. If you need
				Foi	Debtor 1	For Debtor 2 or non-filing spouse
-	•	ary, and commissions (before calculate what the monthly to the calculate what the calculate what the calculate which is the calculate whi		2.	\$2,210.00	
3. Estimate an	d list monthly over	time pay.		3.	+ \$0.00	
4. Calculate g	ross income. Add li	ne 2 + line 3.		4.	\$2,210.00	

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Depto	or 1Desiree First Name	V Middle Name	Jackson Last Name			Case number			
	Tilst Name	Middle Name	Last Name			For Debtor 1	For Debtor 2 or non-filing spouse		
Cop	by line 4 here		→	4.		\$2,210.00			
5. Lis t	t all payroll deduct								
		d Social Security deductions		5a.		\$474.33			
5b.	. Mandatory contri	butions for retirement plans		5b.		\$0.00		•	
5c.	Voluntary contrib	utions for retirement plans		5c.		\$0.00		•	
	-	ents of retirement fund loans		5d.		\$0.00		•	
	Insurance			5e.		\$0.00		•	
5f.	Domestic support	obligations		5f.		\$0.00			
	. Union dues	•		5g.		\$0.00		.'	
·		Specify:		5h.	+	\$0.00 +			
		tions. Add lines 5a + 5b + 5c + 5d + 5e		6.	_	\$474.33			
7. Cal	culate total month	ly take-home pay. Subtract line 6 from	line 4.	7.	_	\$1,735.67			
8. List	t all other income	regularly received:							
8a.	business, professi	•							
		for each property and business showing nary and necessary business expenses, et income.	and	8a.	_	\$0.00			
8b	. Interest and divid	ends		8b.	_	\$0.00			
8c.	Family support pa	yments that you, a non-filing spouse, rly receive	, or a						
		oousal support, child support, maintenar and property settlement.		8c.	_	\$0.00	-		
8d	. Unemployment co	ompensation		8d.	_	\$0.00	-	•	
8e.	Social Security			8e.	_	\$0.00			
8f.	Include cash assista cash assistance tha	ance and the value (if known) of any non tyou receive, such as food stamps (beneated Nutrition Assistance Program) or rograms Income	n- efits	8f.		\$376.00			
8g.	Pension or retire	ment income		8g.		\$0.00	•	•	
8h	. Other monthly inc	come. Specify:		8h.	+	\$0.00 +	'-	•	
9. Add	d all other income	Add lines 8a + 8b + 8c + 8d + 8e + 8f +8	8g + 8h.	9.		\$376.00			
	•	come. Add line 7 + line 9. 0 for Debtor 1 and Debtor 2 or non-filing		10.		\$2,111.67 +		_ =	\$2,111.67
In c frie	clude contributions for ands or relatives.	ar contributions to the expenses that rom an unmarried partner, members of y ounts already included in lines 2-10 or a	our househol	d, yc	our dep	oendents, your roomn			
	ecify:	,						11. +	\$0.00
		ne last column of line 10 to the amount ne Summary of Schedules and Statistical						12.	\$2,111.67
									Combined monthly income
13. D c	you expect an inc	crease or decrease within the year af	ter you file th	is fo	orm?				
Ē	Yes. Explain:								

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Debtor 1Desiree	V	Jackson		Case number (if	
First Name	Middle Name	Last Nam	е	known)	
Part 1: Describe Employm	ent				
	Debtor 1			Debtor 2	
Employment status	✓ Employed			Employed	
	Not Employed			Not Employed	
Occupation					
Employer's name	Oxford Financial S	Services LTD			
Employer's address	215 W Ohio, Ste 3	3			
	Number Street			Number Street	
				-	
	Chicago	Illinois	60654		
	City	State	Zip Code	City State Zip Code	
How long employed there?					

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		Docu	ment Page 33 of 74	ļ		
Fill in this infor	mation to identify	your case:				
Debtor 1	Desiree	V	Jackson			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States E	Bankruptcy Court 1	for the: Northern [District of Illinois	A supplement s expenses as of		etition chapter 13
Case number			(State)	скренеев ис с.	are renerring a	
(If known)			_	MM / DD / YYY	/	
Official	Form 10	6J				
Schedul	e J: Your	Expenses				12/15
information. If		as possible. If two married people are eeded, attach another sheet to this on.				
Part 1: Des	cribe Your Ho	usehold				
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 live	in a separate household?				
	No					
	Yes. Debtor 2	must file Official Forms 106J-2, Expen	ses for Separate Household of Debt	or 2.		
2. Do you hav	e dependents?	No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's	Does depe	ndent live
20210. 2.			Child	age 8 years	No.	
					✓ Yes.	
	penses include f people other	✓ No				
than yourself an dependents	•	Yes				
Part 2: Esti	mate Your Onç	going Monthly Expenses				
	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup				
		n non-cash government assistance i luded it on Sc <i>hedule I: Your Incom</i> e			•	Your expenses
	or home owners	ship expenses for your residence. In ot. 4.	clude first mortgage payments and		4.	\$700.00
If not incl	uded in line 4:					
4a. Real e	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Desiree V Jackson Case number (if known)
First Name Middle Name Last Name

I list Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$100.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$103.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$418.67
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$100.00
10. Personal care products and services	10.	\$100.00
11. Medical and dental expenses	11.	\$0.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$120.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$70.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	200	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, or renter's insurance	20b	
20d. Maintenance, repair, and upkeep expenses.	20c	\$0.00
20e. Homeowner's association or condominium dues	20d	\$0.00
253. Tomos a abbonator of contactinium auco	20e	\$0.00

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Debtor 1 Desiree V Jackson Case number (if known)	
First Name Middle Name Last Name	
21. Other. Specify: 21	\$0.00
22. Calculate your monthly expenses.	\$1,711.67
22a. Add lines 4 through 21.	\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$1,711.67
22c. Add line 22a and 22b. The result is your monthly expenses.	
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	\$2,111.67
23b. Copy your monthly expenses from line 22 above.	\$1,711.67
23c. Subtract your monthly expenses from your monthly income.	\$400.00
The result is your monthly net income. 23c	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? Ves Explain here:	

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Fill in this information to identify your case:					
Debtor 1	Desiree	V	Jackson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number	-				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Desiree Jackson	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 10/31/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in thi	is infor	mation to identify your o	ase:					
Debtor 1	l	Desiree First Name	V Middle I	Jackson Name Last N		-		
Debtor 2 (Spouse, it		First Name	Middle 1	Name Last N	lame	-		
United S	States B	ankruptcy Court for the:	Northern	District of II				
Case nu (If known)	mber			3)	State)			
Offic	ial	Form 107						Check if this is a amended filing
		nt of Financia	ıl Affairs f	or Individual	s Filing fo	r Bankru	ptcv	04/1
Be as co	omplet	te and accurate as po f more space is neede own). Answer every q	ssible. If two med, attach a sepa	arried people are filir	ng together, bot	h are equally r	esponsible for s	
Part 1:	Give	Details About Your	Marital Status	and Where You Liv	ed Before			
1. W	hat is	your current marital st	atus?					
		ried married						
2. Di	uring t	he last 3 years, have yo	ou lived anywhere	e other than where you	ı live now?			
	No Yes	. List all of the places yo	ou lived in the last	t 3 years. Do not includ	le where you live	now.		
	Deb	tor 1:		Dates Debtor 1 lived there	d Debtor 2:			Dates Debtor 2 lived there
					Same a	s Debtor 1		Same as Debtor 1
		S. 4th Street		From	Number Str	eet		From
	May City	wood Illinois State	60153 Zip Code		City	State	Zip Code	
	Oity	Otato	Zip codo			s Debtor 1	Zip Gode	Same as Debtor 1
	Nun	nber Street		From	Number Str	eet		From
	City	State	Zip Code		City	State	Zip Code	
	<i>territoi</i> No	e last 8 years, did you e ries include Arizona, Califo Make sure you fill out S	omia, Idaho, Louis	iana, Nevada, New Mex	ico, Puerto Rico, T			nmunity property states

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Debt	or 1	Desiree V	Jack		se number (if known)	_
		First Name Middl	e Name Last N	Name		
Part	2:	Explain the Sources of Your In-	come			
	Fill i	you have any income from employm in the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all bu	usinesses, including part-tim	ne	rears?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		rom January 1 of current year until le date you filed for bankruptcy:	Wages, commissions, bonuses, tips ☐ Operating a business	\$11143.72	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2017) YYYYY	Wages, commissions, bonuses, tips Operating a business	\$35000.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$15000.00	Wages, commissions, bonuses, tips Operating a business	
 	nclu oubl iling	you receive any other income during ude income regardless of whether that in lic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Example: come; interest; dividends; you received together, list	s of other income are alimor money collected from lawsu it only once under Debtor 1	uits; royalties; and gambling and .	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until he date you filed for bankruptcy:	YTD Food Stamps	\$752.00		
		for last calendar year: January 1 to December 31, 2017) YYYY		\$0.00		
		for the calendar year before that: January 1 to December 31, 2016) YYYY		\$0.00		

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Debtor 1 Desiree Jackson Case number (if known) First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

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tor 1	Desiree		V	Jack	son	Case number ((if known)
	First Name		Middle Name	Last	Name		
Insi com age	ders include your rel porations of which y	atives; any ge ou are an offi a business y	eneral partners cer, director, p	; relatives of any go person in control, c	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
Ħ	Yes. List all payme	ents to an ins	sider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City S	tate Z	Zip Code				
	Insider's Name						
	Number Street						
	City S	tate Z	Zip Code				
insi	hin 1 year before y der? ude payments on de No Yes. List all payme	ebts guarante	ed or cosigne	d by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment
							Include creditor's name
	Insider's Name						
	Number Street						
	City S	tate Z	Zip Code				
	Insider's Name				·		
	Number Street						
	011		2.0.2				
	City S	tate Z	ip Code				

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Debtor 1 Desiree Jackson Case number (if known) First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property **Booted** 10/2018 \$0 City of Chicago - Parking and red Light Tickets Creditor's Name Explain what happened Department of Revenue - PO Box 88292 Number Street Property was repossessed. Property was foreclosed. Illinois 60680 Chicago Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	or 1	Desiree	V	Jackson	Case number (if known)		
		First Name	Middle Name	Last Name	_		
11.		thin 90 days before you filed counts or refuse to make a p		ny creditor, including a bank o owed a debt?	r financial institution, set	off any amoun	its from your
		No Yes. Fill in the details.					
				Describe the action the cred		Date action was taken	Amount
		Creditor's Name			-		
		Number Street					
				Last 4 digits of account number	er: XXXX-		
		City State	Zip Code				
12.		hin 1 year before you filed fo		of your property in the posse	ssion of an assignee for th	ne benefit of cr	reditors, a court-
	✓	No					
		Yes					
Part	5:	List Certain Gifts and Co	ontributions				
13.	Wi	thin 2 years before you filed	for bankruptcy, did yo	ou give any gifts with a total v	alue of more than \$600 pe	r person?	
	✓	No Yes. Fill in the details for ea	ach gift.				
		Gifts with a total value of r per person	nore than \$600	Describe the gifts	g	Dates you gave the gifts	Value
		Person to Whom You Gave t	he Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					
		Person to Whom You Gave t	he Gift		-		
		Number Street					
		City State Person's relationship to you	Zip Code				

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	Desiree	V	Jackson	Case number (if known)		
	First Name	Middle Name	Last Name			
Wi	thin 2 years before you	filed for bankruptcy, d	lid you give any gifts or contributio	ns with a total value of	more than \$600	to any charity?
~	No					
F	Yes. Fill in the details	for each gift or contribu	ution.			
_	•	-			Data	Value
	Gifts or contributions that total more than		Describe what you contribu	tea	Date you contributed	Value
	that total more than	ΨΟΟΟ			Continuated	
			_		-	
	Charity's Name					
	-		_			
	 					
	Number Street					
	City Sta	ate Zip Code				
	Oity Sta	ate Zip Gode				
6:	List Certain Losses	•				
ga ✓	•					
	Yes. Fill in the details.					
	Describe the propert	y you lost and	Describe any insurance cov		Date of your	Value of property
	how the loss occurre	ed	Include the amount that insur		loss	lost
			pending insurance claims on A/B: Property.	ine 33 of <i>Schedule</i>		
			A.B. Floperty.			
t 7:	List Certain Payme	nto or Tronoforo				
	clude any attorneys, bank	truptcy petition preparers,	, or credit counseling agencies for ser	vices required in your bar	ıkruptcy.	
] No		, or credit counseling agencies for ser	vices required in your bar	ıkruptcy.	
ľ						Amount of
¥] No		or credit counseling agencies for ser Description and value of any transferred		Date payment	Amount of
V] No		Description and value of any			Amount of payment
V] No		Description and value of any transferred		Date payment or transfer	
_	No Yes. Fill in the details.		Description and value of any		Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street		Description and value of any transferred		Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid		Description and value of any transferred		Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street		Description and value of any transferred		Date payment or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor		Description and value of any transferred		Date payment or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	nois 60603	Description and value of any transferred		Date payment or transfer was made	payment
•	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illin	nois 60603	Description and value of any transferred		Date payment or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illin	nois 60603 ate Zip Code	Description and value of any transferred		Date payment or transfer was made	payment
•	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illin City Sta	nois 60603 ate Zip Code	Description and value of any transferred		Date payment or transfer was made	payment
•	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illin City Sta	nois 60603 ate Zip Code	Description and value of any transferred		Date payment or transfer was made	payment
•	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illin City Sta Email or website addre	nois 60603 ate Zip Code	Description and value of any transferred		Date payment or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illin City Sta	nois 60603 ate Zip Code	Description and value of any transferred		Date payment or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illin City Sta Email or website addre	nois 60603 ate Zip Code	Description and value of any transferred		Date payment or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illin City Sta Email or website addre	nois 60603 ate Zip Code	Description and value of any transferred		Date payment or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illin City Sta Email or website addre	nois 60603 ate Zip Code	Description and value of any transferred		Date payment or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illir City Sta Email or website addre Person Who Made the Person Who Was Paid Number Street	nois 60603 ate Zip Code ess Payment, if Not You	Description and value of any transferred		Date payment or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illin City Sta Email or website addre	nois 60603 ate Zip Code ess Payment, if Not You	Description and value of any transferred		Date payment or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illin City Sta Email or website addre Person Who Made the Person Who Was Paid Number Street	nois 60603 ate Zip Code ass Payment, if Not You ate Zip Code	Description and value of any transferred		Date payment or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illir City Sta Email or website addre Person Who Made the Person Who Was Paid Number Street	nois 60603 ate Zip Code ass Payment, if Not You ate Zip Code	Description and value of any transferred		Date payment or transfer was made	payment
	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illin City Sta Email or website addre Person Who Made the Person Who Was Paid Number Street	nois 60603 ate Zip Code ass Payment, if Not You ate Zip Code	Description and value of any transferred		Date payment or transfer was made	payment

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Debtor	r 1 Desiree V	Jackson Cas	se number <i>(if known)</i>	
	First Name Middle Name	Last Name		
h	Within 1 year before you filed for bankruptcy, die lelp you deal with your creditors or to make pay to not include any payment or transfer that you listed. No	yments to your creditors?	If pay or transfer any property to anyo	ne who promised to
	Yes. Fill in the details.			
		Description and value of any proper transferred	party Date Ar payment or transfer was made	mount of payment
	Person Who Was Paid	_		
	Number Street	_		
		-		
	City State Zip Code			
[No Yes. Fill in the details.	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person Who Received Transfer	_		
	Number Street	_		
	City State Zip Code Person's relationship to you	_		
	Person Who Received Transfer	_		
	Number Street	_		
	City State Zip Code Person's relationship to you	_		
b	Within 10 years before you filed for bankruptcy, beneficiary? These are often called asset-protection devices.)	did you transfer any property to a self-se	ttled trust or similar device of which y	ou are a
[No Yes. Fill in the details.			
L		Description and value of the prop	erty transferred	Date transfer was made
	Name of trust			

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Debtor 1 Desiree Jackson Case number (if known) First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

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Debtor 1 Desiree Jackson Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

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Deb	tor 1	Desiree	\		Jackson	Case n	umber (if known)		_
		First Name		Middle Name	Last Name				_
26.	Hav	e you been a party	y in any judici	al or administra	ative proceeding under	r any environmental	law? Include settlem	ents and orders.	
	V	No							
	Ħ	Yes. Fill in the det	tails.						
					Court or agency		Nature of the case	Status of the case	
		Case title						Pending	
					Court Name			On appeal	
		Case number			NumberStreet			Concluded	
				į	City State	Zip Code			
Part	11:	Give Details Ab	oout Your B	usiness or Co	onnections to Any Bu	ısiness			
27.	Witl	hin 4 years before	you filed for b	ankruptcy, did	l you own a business or	have any of the foll	owing connections to	any business?	
		A sole propri	etor or self-en	nploved in a tra	ade, profession, or othe	r activity. either full-	time or part-time		
					LC) or limited liability pa	=			
		A partner in a		, , (=	, or, p.				
			-	naging executiv	e of a corporation				
					quity securities of a cor	poration			
		_				P			
	✓	No. None of the a							
		Yes. Check all tha	at apply abov	e and fill in the	details below for each I	ousiness.			
					Describe the nat	ure of the business		dentification number Do not cial Security number or ITIN.	
		Business Name			_		EIN:		
		Normale au Churant			_		Datas busin	ness existed	
		Number Street			Name of account	ant or bookkeeper	Dates busin	less existed	
		City	State	Zip Code	_		From	To	
					Describe the nat	ure of the business	1	dentification number Do not cial Security number or ITIN.	
		Duning a N			_		EIN:		
		Business Name							
		Number Street			Name of account	ant or bookkeeper	Dates busin	ness existed	
		City	State	Zip Code	_	·	From	To	
								<u> </u>	
					Describe the nat	ure of the business	Employer Id	dentification number Do not	
					bescribe the nati	are of the business		cial Security number or ITIN.	
		Business Name			_		EIN:		
		Number Street			_		Dates busin	ness existed	
					Name of account	ant or bookkeeper			
		City	State	Zip Code			From	To	

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Deb	tor 1 Desire		V	Jackson	Case number (if known)
	First Na	me	Middle Name	Last Name	
28.	creditors,	ears before you filed for other parties. Fill in the details below.	or bankruptcy, did yo	u give a financial statement	to anyone about your business? Include all financial institutions,
				Date issued	
	Mana	-		MM/DD/YYYY	
	Nam	9		WIW/DD/TTT	
	Num	ber Street		•	
	City	State	Zip Code	•	
Part	Cian	Below			
t	true and co	rrect. I understand tha	it making a false stat	ement, concealing property	ts, and I declare under penalty of perjury that the answers are , or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Desiree Jac	koon		X
		Signature of Debto			Signature of Debtor 2
		3			Date
		Date 10/31/2018			
! [[Did you atta No Yes	nch additional pages to	o Your Statement of I	Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?
	Did you pay	or agree to pay some	one who is not an att	orney to help you fill out bar	nkruptcy forms?
	✓ No				
[Yes. Na	me of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern D	istrict of Illinois			
n re _	Desiree V Jackson		Case No			
	Debtor		Chapte	•	nown) oter 13	
			·			
	DISCLOSURE OF	COMPENSAT	TION OF ATTORN	EY FOR DE	BTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing o	f the petition in bankruptcy, or a	agreed to be paid to m	ne, for services	
	For legal services, I have agreed to ac	cept			\$4,000.00	
	Prior to the filing of this statement I h	nave received			\$750.00	
	Balance Due				\$3,250.00	
2.	The source of the compensation paid	I to me was:				
	Debtor	Other (spe	ecify)			
3.	The source of the compensation paid	I to me is:				
	✓ Debtor	Other (spe	ecify)			
4.	I have not agreed to share the ab members and associates of my la		sation with any other person ur	nless they are		
	I have agreed to share the above- members or associates of my law the people sharing in the comper	firm. A copy of the ag				
5.	n return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;					
	b. Preparation and filing of any p	oetition, schedules, sta	tements of affairs and plan whi	ch may be required;		
	c. Representation of the debtor	at the meeting of credit	tors and confirmation hearing, a	and any adjourned hea	arings thereof;	
	d. Representation of the debtor	in adversary proceedin	gs and other contested bankrup	otcy matters;		
6.	By agreement with the debtor(s), the	above-disclosed fee do	es not include the following se	rvices:		
		CERT	TIFICATION			
	certify that the foregoing is a complet or(s) in this bankruptcy proceedings.	e statement of any agre	eement or arrangement for payn	nent to me for represe	entation of the	
	10/31/2018		/s/ Stanley`Fronca	zak		
	Date		Signature of Attorne	<u></u>		
			Semrad Law Firm			
			Name of law firm			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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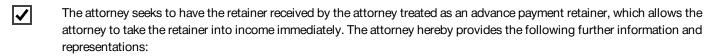
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$343.47
- 3. Before signing this agreement, the attorney has received, \$750.00 toward the flat fee, leaving a balance due of \$3,250.00; and \$33.47 for expenses, leaving a balance due of \$3,593.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	10/31/2018	
Signed:		
/s/ Desir	ree Jackson	
		/s/ Stanley `Fronczak
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jackson, Desiree V	Casa No	Case No.		
Debtor(s)		0000 110.			
		Chapter.	Chapter13		
	VERIFI	CATION OF CREDITOR MAT	RIX		
Th knowledge		y that the attached list of creditors is tru	ue and correct to the best of their		
Date:	10/31/2018	/s/ Jackson, Desire			
		Signature of Debt			

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

Honor Finance 909 DAVIS ST STE 260 EVANSTON, IL, 60201

Illinois Tollway PO Box 5544 Chicago, IL, 60680

Americash 1726 W Jefferson St Joliet, IL, 60435 Case 18-30745 Doc 1 Filed 10/31/18 Entered 10/31/18 15:48:59 Desc Main Document Page 61 of 74

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern	District of Illino	is		
n re	Desiree V Jackson			Case No.		
•	Debtor				(If knov	vn)
				Chapter	Chapte	r 13
	DISCLOSURE OF	COMPENSA	ATION OF A	TTORNEY F	OR DEB	TOR
į	 Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered or to be rendered on behal 	e year before the filing	of the petition in ba	ankruptcy, or agreed to	o be paid to me,	for services
	For legal services, I have agreed to a	ccept			_	\$4,000.00
	Prior to the filing of this statement I	have received	,			\$750.00
	Balance Due				_	\$3,250.00
2	2. The source of the compensation pai	d to me was:				-
	Debtor	Other (specify)			
:	3. The source of the compensation pai	d to me is:				
	✓ Debtor	Other (specify)			
4	4. I have not agreed to share the a members and associates of my	oove-disclosed comp law firm.	ensation with any o	ther person unless the	ey are	,
	I have agreed to share the above members or associates of my la the people sharing in the compo	w firm. A copy of the	ation with a other pe agreement, together	erson or persons who with a list of the nam	are not les of	
į	5. In return for the above-disclosed fee	e, I have agreed to ren	der legal service for	all aspects of the banl	kruptcy case, inc	cluding:
	 a. Analysis of the debtor's fina bankruptcy; 		-			
	b. Preparation and filing of any	petition, schedules,	statements of affairs	and plan which may l	be required;	
	c. Representation of the debto	r at the meeting of cre	editors and confirma	tion hearing, and any	adjourned heari	ngs thereof;
	d. Representation of the debto	r in adversary proceed	dings and other cont	tested bankruptcy mat	tters;	
(6. By agreement with the debtor(s), the	above-disclosed fee	does not include th	e following services:		
			Sec.			
4		CE	RTIFICATION	,		<i>y</i>
del	I certify that the foregoing is a completor(s) in this bankruptcy proceedings.	ete statement of any a	greement or arrange	ement for payment to r	me for represent	ation of the
	10/31/2018		/s/	Stanley`Fronczak		
-	Date	,	Sig	gnature of Attorney		
			,	Semrad Law Firm		
				Name of law firm		



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

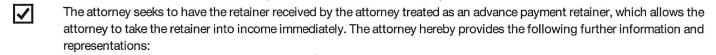
C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$343.47
- 3. Before signing this agreement, the attorney has received, \$750.00 toward the flat fee, leaving a balance due of \$3,250.00; and \$33.47 for expenses, leaving a balance due of \$3,593.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	10/31/2018		*
Signed:			
/s/ Desir	ree Jackson Dhall		
_		/s/ Stanley`Fronczak	DW/OV///
Debtor(s	s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Desiree V Jackson,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$400.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$750.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$324.00/mo.
- 3. **Honor Finance** will be paid \$8,000 at 7% APR at a fixed monthly payment of \$52.00/mo until Firm's Fees are paid. **Beginning in April 2020**, Honor Finance will begin receiving payments of \$376.00/mo.
- 4. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

Desiree V Jackson

Date:

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Debtor 1 Desiree First Name	V Jack Middle Name Last N		
Part 6: Answer These Que	estions for Reporting Purposes		
16. What kind of debts do you have?	"incurred by an individual pri No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily but money for a business or inve No. Go to line 16c. Yes. Go to line 17.	nsumer debts? Consumer debts are deption marily for a personal, family, or househed siness debts? Business debts are debt structured at the operation of the law that are not consumer debts or business.	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund No.	7. Go to line 18. Do you estimate that after any exempt properties will be available to distribute to unsecure	perty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000. ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	I have examined this petition, and I	declare under penalty of perjury that the	ne information provided is true and
. o. you	of title 11, United States Code. I ununder Chapter 7.	ter 7, I am aware that I may proceed, if anderstand the relief available under eac	h chapter, and I choose to proceed
		did not pay or agree to pay someone w I and read the notice required by 11 U.S	
	I request relief in accordance with t	the chapter of title 11, United States Co	ode, specified in this petition.
		nent, concealing property, or obtaining e can result in fines up to \$250,000, or 9, and 3571.	
	/s/ Desiree Jackson	Objekou *	
	Signature of Debtor 1 Executed on10/31/2018	Signature of D	1
	MM / DD / Y	YYY _	MM / DD / YYYY

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Fill in this infor	mation to identify your c	ase:					
Debtor 1	Desiree	V	Jackson				
	First Name	Middle Name	Last Name				
Debtor 2	,						
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
l			(State)				
Case number (If known)							
						Check	if this is a
Official	Form 106De) C					ded filing
D		_ 					
Declarat	ion About an	Individual Debt	tor's Schedu	les		197	12/1
If two married	people are filing togeth	er, both are equally respon	nsible for supplying co	rrect information.			
Vou must file t	his form whenever you	file bankruptcy schedules	or amandad sahadula	a Makina a falsa atata			l l
money or prop	erty by fraud in connect	tion with a bankruptcy cas	se can result in fines u	p to \$250,000, or imp	inent, conceaning pro	vears, or obtain	ning i. 18
	1341, 1519, and 3571.						
2000							
Part 1: Sign	Below		, s	7		ij.	1900
Did you n	ay or agree to hay some	eone who is NOT an attorn	ev to help you fill out	hankruntev forme?			
, jou p	a, or agree to pay com	in attorn	icy to help you illi out	bankruptcy forms:			
✓ No							
Yes.	Name of person		Attach Bankrup	ntcy Petition Preparer's N	lotice, Declaration, and		
		×	Signature (Office	cial Form 119).			
			i 8	ii.			ř
	nalty of perjury, I declar are true and correct.	re that I have read the sum	nmary and schedules f	iled with this declarat	ion and		
¥ /o/ Doois	aa Jackson DA alA	mAc	v				

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1

MM/DD/YYYY

Date 10/31/2018

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Debtor	1 Desiree	V	Jackson	Case number (if known)		·
	First Name	Middle Name	Last Name			
	ithin 2 years before yo editors, or other partic		you give a financial staten	nent to anyone about your bu	isiness? Include all finar	cial institutions,
	No Yes. Fill in the details	s below.				
			Date issued	-		
	Name	8	MM/DD/YYYY	- , ,		
	Number Street					
	City	State Zip Code	_			
Part 12	Sign Below					
a ba	•	sult in fines up to \$250,000 siree Jackson	or imprisonment for up t	o 20 years, or both. 18 U.S.C	. §§ 152, 1341, 1519, an	d 3571.
	Signature	of Debtor 1		Signature of Debtor 2		_
	Date 10/3	31/2018		Date		•
Did	you attach additional	pages to Your Statement of	of Financial Affairs for Indi	viduals Filing for Bankruptcy	(Official Form 107)?	
	No Yes					
Did	you pay or agree to pa	ay someone who is not an a	attorney to help you fill ou	bankruptev forms?	E E	*
∏	No	-,				
	Yes. Name of person				cy Petition Preparer's Notic nature (Official Form 119).	e,

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jackson, Desiree V	Case No	
-	Debtor(s)	Case No.	
		Chapter. Chapter13	
	VERIFICA	TION OF CREDITOR MATRIX	
knowled	The above named Debtors hereby verify that lge.	at the attached list of creditors is true and correct to the best of their	•
Date:	10/31/2018	/s/ Jackson, Desiree V Jackson, Desiree V	
		Signature of Debtor	

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Debto	or 1 Desiree First Name	V Middle Name	Jackson Last Name	Case number (if known)	
16		mily income that applies to y		15 Y 3 A A C (15 C))))))))))))))))))))))))))))))))))))	
	16a. Fill in the state in wh		Illinois		
		people in your household.	2		
			<u> </u>		\$68,687.00
	household	nily income for your state and si		list of applicable median income amounts, go online	φου, σου, σου
	using the link specifi	ed in the separate instructions for		also be available at the bankruptcy clerk's office.	
17.	How do the lines compa				
				orm, check box 1, <i>Disposable income is not determined of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(b		Calculation of Disposal	box 2, Disposable income is determined under 11 ple Income (Official Form 122C-2). On line 39 of that	v
Part	Calculate Your Co	mmitment Period Under	11 U.S.C. §1325(b)(4	4)	
. 18.	Copy your total average	monthly income from line 11			\$2,566.62
19.				not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	-
	19a. If the marital adjustm	ent does not apply, fill in 0 on I	ine 19a.		-\$0.00
	19b. Subtract line 19a fr	rom line 18.			\$2,566.62
20.	Calculate your current r	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$2,566.62
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cur	rrent monthly income for the year	ar for this part of the form	ı .	\$30,799.44
	20c. Copy the median fan	nily income for your state and s	ize of household from lin	e 16c.	\$68,687.00
21.	How do the lines compa	re?		·	
		line 20c. Unless otherwise orders 3 years. Go to Part 4.	red by the court, on the t	op of page 1 of this form, check box 3, The	
	Line 20b is more than 4, The commitment p	n or equal to line 20c. Unless ot period is 5 years. Go to Part 4.	herwise ordered by the co	ourt, on the top of page 1 of this form, check box	
Part	4: Sign Below	ē			
					×
	By signing here, I dec	lare under penalty of perjury tha	It the information on this	statement and in any attachments is true and correct.	
	🗴 /s/ Desiree Ja	ckson MMA	x		
	Signature of Debt	00000	·	gnature of Debtor 2	
	Date 10/31/201	•		nto	
	MM/DD/YY		D:	MM/DD/YYYY	
		o NOT fill out or file Form 1220 ill out Form 122C-2 and file it w		of that form, copy your current monthly income from lin	e 14